

Age UK Ealing

(A company limited by guarantee)

Trustees' report and financial statements for the year ended 31 March 2022

Age UK Ealing. Company no.04666730 / Registered Charity no. 1100474
Registered office: Greenford Community Centre, 170 Oldfield Lane South, Greenford UB6 9JS

Age UK Ealing
(A Company limited by guarantee)

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Legal and Administrative Information
For the year ended 31 March 2022

Charity number	1100474
Company Registration Number	04666730
Registered Office Address	Greenford Community Centre 170 Oldfield Lane South Greenford UB6 9JS
Trustees	Charles Lowe (appointed 02 June 2021) David Muir Satpal Chana Sudha Agrawal Ryan Allain Francesco Fruzza Janany Shanmugarajah Ian Newton Stephen Young Kim Deasy Kerry Kent (appointed 13 October 2021)
Auditors	Knox Cropper LLP 65 Leadenhall Street London EC3A 2AD
Bankers	CAF Bank Limited PO Box 289 West Mailing Kent ME19 4TA

Chairperson's Statement For the year ended 31 March 2022

I am pleased to report that our charity has continued its record of outstanding service to our community over the year, whilst remaining financially stable, despite the significant challenges presented by Covid-19. Our dedicated staff and volunteers have continued to deliver high quality services which continue to be valued by our users – the older people of Ealing and those who care for them - and which also demonstrate good value to current and potential funders.

Achievements and Performance

Age UK Ealing (AUKE) had many highlights during 2021/22. Some of these are described below, and other highlights of the year are covered in the report of the trustees.

1. Responding to the Covid-19 pandemic

The charity, in common with every other organisation, had to continue with significant changes started in the previous year in response to Coronavirus. Our users are among those most vulnerable to the virus, and therefore our approach has always been to ensure the safety of everyone associated with the charity, including our users, our staff and volunteers. We began the year, wherever possible, providing our services and support by phone, gradually moving to more face-to-face activities during the year. Despite the challenging circumstances – including working from home principally at the start of the year – our staff and volunteers have shown great commitment and flexibility and have continued to support hundreds of older people every week. During the year, the utilisation of the Greenford Community Centre gradually increased as many of our regular centre user organisations and groups began to return – average utilisation was 45%.

2. Continuing to help and support Older People in Ealing

During the year Age UK Ealing had about 10,000 contacts with older people, their families and carers – an average of a little less than 1,000 per month. 84.3% of contacts were made through our Information and Advice service, 12.1% through our Befriending Service, and 3.6% through our Day Centre.

Over 10,000 health and wellbeing checks and support calls were made during the year through telephone support; service users received an average of three calls per week.

62.7% of contacts were supported through I&A, 8.6% through our Day Centre and 28.7% through our Befriending weekly health and wellbeing checks with older people, their families and carers.

The charity has continued to deliver a range of services in 2021/22, including:

Ealing Advice Service (EAS), in which we are a partner alongside Ealing Mencap, Deaf Plus, Ealing Centre for Independent Living (ECIL), MIND Ealing and Hounslow, Nucleus, Family Action, Havelock Family Centre, and Parents of Ealing Self-Help Training Scheme (P.E.S.T.S). This service, following on from the very successful Ealing Specialist Advice Service (ESAS) with a broader remit and larger group of service delivery partners, is highly valued by its many users, and is recognised by our commissioners for its consistent quality and the large numbers of users it reaches.

Alongside this service, the charity continued to provide its Information & Advice services which address a wide range of topics relevant to our older people and those who support them, and our Day Centre services users have all been regularly contacted by phone throughout the year.

Our Befriending Services (Telephone Support Service and Neighbourly Connectors) continue to help older people to combat loneliness and social isolation.

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Chairperson's Statement (cont.) For the year ended 31 March 2022

In 2021/22 we were pleased to welcome Kerry Kent as a new trustee to our board. Kerry has marketing, statistical and population sampling expertise that she brings. I also joined, having previously been Chair of Citizens Online, the UK-wide digital inclusion charity. I was appointed to the position of Chair when David Muir stepped down, following the end of his two consecutive three-year terms in that role. The Board expressed their deep appreciation for David's dedication to the role and the resultant success of the Charity over the past few years. Thankfully David has agreed to stay on as a Trustee so we will not lose his extensive knowledge and good judgement.

Every year, our funders and donors are vital to the charity being able to continue its work. We would like to thank in particular, Ealing Council, Ealing Clinical Commissioning Group (CCG), The National Lottery Community Fund, The Mercers Company, Garfield Weston Foundation, City Bridge Trust and Age UK for their financial support, and we are extremely grateful for all the donations and bequests received during the year.

We also wish to thank Levy & Partners Limited who have been our auditors for 10 years for their valuable support. In accordance with good accounting practice, we are now required to change our auditors – following a detailed tender operation, Knox Cropper, who have audited this report, were appointed as our new auditors.

Attracting new funding and income is key to the future of our charity. During the year we have continued our efforts on raising income, widening our target donors to include local companies and to encourage Ealing residents to become members.

Finally, I want to thank again all our staff, volunteers and trustees for the time, skills, experience, commitment, and enthusiasm they all bring to the work of the charity – especially in the very challenging Covid-19 environment, and also our members for their continuing support. Under the leadership of Reginald Parkinson our CEO, our dedicated staff and volunteer teams have enabled the charity to continue to provide much-needed support and services to older people in Ealing.



Charles Lowe - Chair of Age UK Ealing

Date: 8/09/2022

Report of the Trustees (incorporating the Directors' report) For the year ended 31 March 2022

The Trustees present their report and the financial statements for the year ended 31 March 2022. The Trustees, who are also Directors of Age UK Ealing for the purposes of company law and who served during the year, are set out on page 1.

Structure, Governance, and Management

The predecessor of Age UK Ealing, Age Concern Ealing (ACE), was formed in 2003 by way of merger of four smaller Age Concern organisations.

The charity's governing document (the Articles of Association) sets out the procedure for election, appointment and co-option of Trustees. The Board of Trustees has overall responsibility for the charity and meets regularly. The Chair and up to ten other Trustees are formally elected by the charity's membership every three years. Trustees may stand for re-election subject to the Charity's Articles of Association. Casual vacancies arising between elections are filled through appointment by the Board subject to members' approval at the next Annual General Meeting. Provision is made in the charity's Articles of Association for a further three Trustees to be appointed through co-option by the Board. Potential Trustees are interviewed by the Chair/Vice Chair and at least one other trustee.

Trustee induction and training is provided internally and also through the national Age UK organisation as well as other organisations such as NCVO (National Council for Voluntary Organisations).

New Trustees are provided with information which includes:

- the responsibilities of Trustee Board members
- legal documentation including the Articles of Association
- future plans and objectives, and annual report and accounts

New Trustees meet with senior management and visit the charity's locations to understand the work of the charity and meet staff, volunteers, and service users.

The strategic direction and overall policies of the charity are decided by the Board of Trustees. HR Sub Committees composed of Trustees meet as actions are identified in conjunction with the charity's business plan, with relevant employees in attendance to oversee employment matters affecting the charity. Day-to-day management of the charity is delegated to the Chief Executive who is appointed by the Board of Trustees.

Age UK Ealing is a member of the Age UK Network which brings together independent charities in a structure which reflects their autonomy but also their interdependence. All Age UK brand partners work to a quality assurance system which ensures quality in all we do with and for all older people. In March 2011, ACE signed a Brand Partnership Agreement with Age UK - a new charity formed by the merger of Age Concern England and Help the Aged. Age Concern Ealing re-launched as Age UK Ealing early in 2012. Age UK Ealing signed the new Brand Partnership Agreement in 2016. It changed its company legal name to Age UK Ealing in 2019.

Objectives and activities

The objects for which Age UK Ealing is constituted are set out in its Articles of Association: "To promote the following purposes for the benefit of the public and/or older people in and around the London Borough of Ealing:

- Preventing or relieving the poverty of older people;
- Advancing education;
- Preventing or relieving sickness, disease or suffering in older people whether emotional, mental or physical;

Report of the Trustees (incorporating the Directors' report) (cont.) For the year ended 31 March 2022

- Promoting equality and diversity;
- Promoting the human rights of older people;
- Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage;
- Such other charitable purposes for the benefit of older people as the Trustees may decide with the outcome of promoting the wellbeing of older people."

The Trustees have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit. Age UK Ealing provides significant, positive benefits to older people through implementation of our guiding principles which are to:

- Provide high standards of service delivery to older people.
- Respond to the needs and views of older people in all areas of our work.
- Comply with relevant legislation including regulations governing the provision of social care.
- Apply sound financial management and ensure appropriate control mechanisms are in place.
- Be accessible and welcoming. Actively look for ways to involve and provide facilities and services for those who might not otherwise be able to join in or benefit
- Value the importance and contribution of volunteering.
- Provide a good working environment recognising that everyone has an important role to play

The charity's current Articles of Association (approved where required by the Charity Commission) were approved by Members at the 2017 AGM held on 12th December 2017 and replaced the previous Memorandum and Articles of Association.

Achievements and performance

Community engagement, partnership working and promoting volunteering

We have continued to engage with the local community throughout the last financial year, maintained existing partnerships and also forging strong relationships with new partners thereby expanding our reach within the community. Some examples are included in the following further highlights of the year:

Ealing Advice Service (EAS)

In its third year as the follow-on service to Ealing Specialist Advice Service (ESAS), EAS has continued to respond to the needs of a large and diverse number of users. Users of the service were from all parts of the borough, and during the year about 43% of EAS users were aged 50 or over (23% aged 50-64, 20% aged 65+). EAS achieved £2.8m of financial gains for service users, of which Age UK Ealing achieved £630,233. These financial gains were in areas including unclaimed benefits and £104,652 pension entitlements for older people. In the last two years of the pandemic, we helped Age UK Ealing service users to maximise their income by a total of £1.4m and helped 285 people with their blue badge applications, making transportation easier for them.

Report of the Trustees (incorporating the Directors' report) (cont.) For the year ended 31 March 2022

Neighbourly Connectors

This free befriending service helps older people in Ealing to engage with their community. The aim is to match a weekly befriender to an older person to help them have the confidence they need to step into their community. The year-3 report on this service showed that, from April 2021, there were an average of over 900 contacts per month with older people, their families and carers for information, advice and befriending. Significant majorities of service users reported that the service reduced isolation and loneliness, helped improve health and wellbeing, and improved a sense of independence and control in their lives. 63% felt less isolated, 69% felt improved health & wellbeing, 69% felt more confident and supported, 71% felt more confident living independently, 65% felt less anxious, 63% kept physically active, 79% rated the service excellent, and 16% good.

Telephone Support Service

This free befriending service for socially isolated and housebound older people provides a phone call from one of our volunteers up to three times per week, to provide contact and company and also to establish the needs of the service user. The service has continued to support about 95 users during the year. The service continues to make a difference to older people who are socially isolated, and who value greatly the contact they have with our dedicated volunteers. The service has been a lifeline to older people last year during Covid-19 pandemic and continues to be. We made 14,252 support calls, 55.5% of our service users rated the service excellent and 39% good, 57% felt less isolated, 62% felt improved health & wellbeing, 63% felt more confident and supported, 66% felt more confident living independently, 59% felt less anxious, 56% kept physically active.

Day Centre

Our day centre at Greenford Community Centre staged a gradual reopening following its previous closure in March 2020 due to Covid-19 restrictions. During the part-closure period, our staff and volunteers continued to support all our Day Centre service users with frequent phone calls. Socially distanced home visits have also enabled drop-off of prescriptions and other items. 64% felt less isolated, 73% felt improved health & wellbeing, 72% felt more confident and supported, 68% felt more confident living independently, 74% felt less anxious, 78% kept physically active, 83% rated the service excellent and 17% rated good.

Seasonal Activities

More than 100 Christmas hampers were put together and delivered personally to our Day Centre and Befriending Service users. We are very grateful for gifts and support from Diageo, BSI group, Thorgills, Waitrose, Sainsburys, Salesforce, Notting Hill School, Christ the Redeemer Church, Holy Cross Church, our staff and the volunteers which greatly helped with preparing the hampers. Thank you to the Ealing Charity Christmas Card Shop for their annual card sales in support of Age UK Ealing.

Fundraising and donations

The charity is very grateful to all those individuals and organisations who supported our work through donations and fundraising. We were very pleased to raise over £8,000 during the year.

Covid-19 support funding and other grant funding

Since the onset of the Covid-19 pandemic in March 2020, the charity has been successful in obtaining much needed funding from a variety of sources. We are very grateful to Ealing Council, The National Lottery Community Fund, City Bridge Trust, The Mercers Company, Garfield Weston Foundation, Age UK national, Age UK London, The 29th May 1961, Charitable Trust, Florence Cohen Charitable Trust, The Edward Gosling Foundation and Emanuel Hospital Foundation.

Report of the Trustees (incorporating the Directors' report) (cont.) For the year ended 31 March 2022

Length of Service Awards

The charity is fortunate to have an experienced staff team, several of whom were recognised for their length of service during the year – Jan O'Hagan (5 years), Irma Charles (5 years), and James O'Neill (5 years).

Volunteer recognition

Although we were not able to hold the annual volunteer recognition event, every volunteer received a personal 'thank you' card and a small gift voucher.

Our Strategic Objectives

The following strategic objectives are included in the charity's new strategic plan 2020/25.

Core Objectives

- To achieve long-term financial stability, so that we can sustain and continue to do more and better of what is important to older people in the London Borough of Ealing
- To continue to deliver high quality and responsive Information & Advice services, both as Age UK Ealing and within the Ealing Advice Service (EAS) consortium
- To improve and grow our Befriending Service, delivering volunteering projects that help older people who are experiencing loneliness and social isolation
- To improve and grow our popular Day Centre Service at Greenford Community centre, helping more older people to improve their quality of life, to be with other people, and promoting independence
- To be the voice of older people: we will actively seek the views of current and potential service users on their priorities and needs for support and services, and use their input both to push for changes and influence improvement, and also to develop the support and services we provide

Supporting Objectives

- To make sure our staff and volunteers have the skills, the systems and the organisation they need, so that they can excel in what they do
- Raising our profile: to make sure people know what we do and what is important to our service users in Ealing, so that we attract the best staff, volunteers, partners, members, friends and supporters of Age UK Ealing
- To develop a portfolio of new services that empower older people to love later life including programmes and activities that promote digital inclusion: we will provide opportunities, support and guidance to enable our service users to make best and safe use of their digital experience including use of the internet
- To ensure that the use of Greenford Community Centre facilities is meeting the needs of mixed and diverse communities, individuals and various local groups
- To continue to work collaboratively with the Local Authority and relevant agencies to ensure that the needs of older people are met

Report of the Trustees (incorporating the Directors' report) (cont.) For the year ended 31 March 2022

Financial review

The charity's financial results for 2021/2022 are shown within the body of these accounts.

The in-year deficit for the year was £146,049. Given the financial circumstances, with significant loss of income from all activities at Greenford Community Centre because of Covid-19 restrictions, this was a good financial performance by the charity. The emergency grants and the newly secured multi-year funding helped to reduce the lost income.

However, the Board of Trustees recognises the need to continue to grow (and replace lost) income while managing costs and maintains a very strong focus on the charity's cash position, including regularly monitoring cashflow. The post balance sheet event described on the next page now adds significant further financial strength to the charity.

Risk management

The Trustee Board systematically reviews risks faced by the charity. Formal risk assessments are undertaken at least twice a year. Significant organisational risks are reviewed regularly throughout the year by the Board, and each formal risk assessment includes a review of the scoring for each risk (based on likelihoods and impacts) since the previous formal assessment.

Key risks to the charity include the achievement of sustainable funding and other income, maintaining and retaining appropriate staff and volunteer resources in line with the strategic plan and maintaining the reputation of the charity.

Trustees regularly review the income of the charity, and work with a two-year financial projection (current financial year and following year). Unrestricted income achievement and growth is closely monitored.

Trustees also monitor costs within the charity to ensure cost effectiveness.

Reserves policy

The total available unrestricted funds of the charity at 31st March 2022, net of tangible fixed assets (£24,148) and investment assets (£1,233), was £147,687.

Of this total, the board has agreed designated funds for a number of purposes, including dilapidations and repairs at Greenford Community Centre (£9,450), and maintenance and development of facilities at Greenford (£84,550). The total of designated funds this year is £94,000 which leaves general unrestricted reserves of £54,920. Based on a surveyor's report and advice, the Board has decided to set aside £3,150 each year towards dilapidations.

Age UK Ealing maintains reserves to set aside funds for future development, to meet future commitments, and cover unforeseen events. Having reviewed the current risks facing the charity as well as future plans, the Board has agreed £280,000 to be an appropriate level of general reserves. This represents about 6 months running costs for the charity. The Board intends to increase this to 6 months running costs over the next two financial years.

The calculation of the minimum level of general reserves is based on a risk assessment of the charity's financial position and outlook, taking into account estimates of additional costs and liabilities associated with the unlikely event of winding down the charity's activities.

Report of the Trustees (incorporating the Directors' report) (cont.) For the year ended 31 March 2022

Plans for future periods

- sustain and continue to improve our services with emphasis on service users' involvement and participation
- continue to invest in our staff and volunteers so that they have the skills and support they need to excel in what they do
- continue to raise our profile, by promoting our services and what we do including, for the first time this year, sponsoring the Ealing half-marathon
- safely promote digital inclusion within our community of service users, specifically to counter loneliness and bring younger and older people together
- develop new services based on identified local needs
- ensure that Greenford Community Centre facilities are widely used
- seek new important partnerships with relevant agencies and organisations

Subsequent to the 2022 year-end, and thus a post balance sheet event, the Trustees have been informed of a substantial unrestricted legacy, the initial tranche of which has been received. Whilst the ultimate sum has yet to be finalised, it will run well into six figures. The immediate impact of this is to provide additional financial strength to the charity, following the in-year deficit caused by Covid-19 mentioned on the previous page.

Initial plans are to use a significant amount of this sum on two new ventures by the charity:

- Following a survey of our service users that showed loneliness to be their principal concern and digital ability their principal weakness, the Trustees are planning to establish a digital inclusion project to improve older people's digital competence in Ealing. It is hoped that this can be integrated with other NHS, third sector and Council activities.
- Responding to regular enquiries from service users, the Trustees have been keen for some time to establish a gardening service to help older people to keep their gardens good. The legacy will enable purchase of a van and equipment, as well as other start-up costs.

The opportunity will also be taken to advance expenditure in areas previously deemed non-critical, including improving the décor of the Greenford Community Centre to improve its revenue earning potential.

Trustees' Responsibilities Statement

The Trustees (who are also directors of Age UK Ealing for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;

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**Report of the Trustees (incorporating the Directors' report) (cont.)
For the year ended 31 March 2022**

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Auditors

It is common practice for charities to appoint new auditors from time to time. This year we are therefore welcoming Knox Cropper as our new auditors.

The Board wishes to reiterate its thanks to Levy & Partners for all their audit work and advice to the charity over the previous 11 years.

These financial statements were approved by the Board of Trustees on 8/09/22 and are signed on their behalf by:



Charles Lowe - Chair of Age UK Ealing

Date:

8/09/2022

Independent Auditor's Report to the members of Age UK Ealing

Opinion

We have audited the financial statements of Age UK Ealing (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis of opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditors' report thereon. The trustees are responsible for the other information.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Independent Auditor's Report to the members of Age UK Ealing (cont.)

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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Independent Auditor's Report to the members of Age UK Ealing (cont.)

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- The Charitable Company is required to comply with both company law and charity law and based on our knowledge of its activities, we identified that the legal requirement to accurately account for restricted funds was of key significance.
- We gained an understanding of how the charitable company complied with its legal and regulatory framework, including the requirement to properly account for restricted funds, through discussions with management and a review of the documented policies, procedures and controls.
- The audit team, which is experienced in the audit of charities, considered the charitable company's susceptibility to material misstatement and how fraud may occur. Our considerations included the risk of management override.
- Our approach was to check that all restricted income was properly identified and separately accounted for and to ensure that only valid and appropriate expenditure was charged to restricted funds. This included reviewing journal adjustments and unusual transactions.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken, so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report or for the opinions we have formed.

Knox Cropper LLP

Simon Goodridge
Senior Statutory Auditor
for and on behalf of Knox Cropper LLP
65 Leadenhall Street
London EC3A 2AD

14/09/22

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Statement of financial activities (incorporating the income and expenditure statement)
For the year ended 31 March 2022

		Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
	Notes				
Income from:					
Donations and legacies	2	50,054	9,014	59,068	34,573
Charitable activities	3	59,180	221,260	280,439	469,769
Other trading activities	4	62,919	-	62,919	13,880
Investment Income	5	37	-	37	187
Total income		172,190	230,274	402,463	518,409
Expenditure on					
Charitable activities	6	281,549	266,642	548,191	523,670
Total expenditure		281,549	266,642	548,191	523,670
Gains/ (losses) on investments	11	(321)	-	(321)	768
NET INCOME/(EXPENDITURE)		(109,680)	(36,369)	(146,049)	(4,493)
Gross transfers between funds		(36,369)	36,369	-	-
NET MOVEMENT IN FUNDS		(146,049)	-	(146,049)	(4,493)
Reconciliation of Funds:					
Total Funds brought forward		319,117	-	319,117	323,610
Total funds carried forward		173,068	-	173,068	319,117

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 17 to 24 form an integral part of these financial statements

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Balance Sheet
For the year ended 31 March 2022

			2022	2021
	Note	£	£	£
Fixed assets				
Tangible assets	10		24,148	30,255
Investments	11		1,233	1,554
			<u>25,381</u>	<u>31,809</u>
Current assets				
Debtors	12	30,680	24,478	
Cash at bank and in hand		182,736	308,252	
		<u>213,416</u>	<u>332,730</u>	
Creditors: amounts falling due within one year	13	(65,729)	(45,422)	
Net current assets			147,687	287,308
Net assets			<u>173,068</u>	<u>319,117</u>
The funds of the charity:				
Restricted income funds	17			
Unrestricted income funds:				
Designated funds			94,000	94,000
Tangible Fixed assets			24,148	30,255
General Fund			54,920	194,862
Total charity funds			<u>173,068</u>	<u>319,117</u>

The notes on pages 17-24 form part of these financial statements.

The financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the board on 8/09/2022 and signed on its behalf by



Charles Lowe - Chair of Age UK Ealing

Date: 8/09/2022

Company number: 04666730

Age UK Ealing
(A Company limited by guarantee)

Cashflow Statement
For the year ended 31 March 2022

	2022	2021
	£	£
Cash flows from operating activities:		
Net (outgoing)/incoming resources for the year	(146,049)	(4,493)
Interest receivable	(37)	(187)
(Gains)/Losses on investments	321	(768)
Depreciation and impairment	6,739	7,174
Decrease/(Increase) in debtors	(6,202)	25,361
Increase/(Decrease) in creditors	20,306	(21,206)
Net cash provided by/(used in) operating activities	<u>(124,922)</u>	<u>5,883</u>
Cash flows from investing activities:		
Dividends and interest from investments	37	187
Purchase of property, plant and equipment	<u>(631)</u>	<u>(5,208)</u>
Net cash provided by/(used in) investing activities	<u>(594)</u>	<u>(5,021)</u>
Change in cash and cash equivalents in the reporting period	(125,516)	862
Cash and cash equivalents at the beginning of the reporting period	<u>308,252</u>	<u>307,390</u>
Cash and cash equivalents at the end of the reporting period	<u>182,736</u>	<u>308,252</u>

Notes to the financial statements For the year ended 31 March 2022

1. Accounting policies

The principal accounting policies are summarized below. The accounting policies have been applied consistently throughout the current and preceding year.

1.1. Basis of accounting

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) second edition', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and Companies Act 2006. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to the financial statements.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

1.2. Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets the criteria is charged to the fund together with a fair allocation of management and support costs.

1.3. Income Recognition

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be guaranteed with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Income from investments is included in the year in which it is receivable.

Legacies are included when the charity is advised by the personal representative or an estate that payment will be made, or property transferred and the amount involved can be quantified.

Notes to the financial statements For the year ended 31 March 2022

1.4. Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life as follows:

Plant and machinery	15% per annum reducing balance basis
Fixtures, fittings and equipment	25% per annum reducing balance basis

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use or the related assets in those activities.

1.6. Investments

Listed investments are stated at market value. Realised surpluses or deficits on disposals are credited to or charged against the Statement of Financial Activities. Unrealised surpluses or deficits on revaluation are credited or charged against the Statement of Financial Activities.

1.7. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

1.8. Leases

Rentals payable under operating leases, where substantially all the risks and rewards of ownership remain with the lessor, are charged to the Statement of Financial Activities on a straight line basis.

1.9. Going Concern

The charity suffered a loss for the year ended 31 March 2022 which was funded out of cash reserves. Given the exceptional circumstances last year leading to a one-off loss of income, and the unrestricted reserves of £147,687 remaining at year-end, the Trustees had concluded that the charity remains a going concern and have prepared the accounts on that basis.

As mentioned in the Trustees report, since the year end the charity was notified that it was the beneficiary of a substantial legacy which will further enable the charity to restore its finances and to expand its activities for the benefit of older people in Ealing.

Age UK Ealing
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**Notes to the financial statements
For the year ended 31 March 2022**

2. Donations and legacies

	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
Donations and gift aid donations	8,399	-	8,399	12,845
Membership	408	-	408	340
The 29th May 1961 Charitable Trust	3,000	-	3,000	5,000
The National Lottery Community Fund	-	-	-	-
Coronavirus Community Support Fund	-	1,000	1,000	68,632
Viking Community Association	-	-	-	10,000
Francis Winham Foundation	-	-	-	5,000
Age UK London	-	5,514	5,514	2,521
AGE UK National	10,000	-	10,000	62,027
Emmanuel Hospital Fund	-	2,500	2,500	-
Ealing Council coronavirus Support Fund	8,000	-	8,000	56,293
A2 Dominion	-	-	-	2,000
London Community Response Fund	-	-	-	70,500
Shanly Foundation	-	-	-	2,000
Pathways Housing	-	-	-	1,500
Legacies	20,247	-	20,247	21,388
	50,054	9,014	59,068	320,046

3. Charitable activities

	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
Other Grants	3,610	-	3,609	2,030
City Bridge Trust	-	50,853	50,853	53,947
Ealing Council - Information & Advice	-	116,200	116,200	128,319
The National Lottery	-	40,873	40,873	-
The Mercers Company	-	8,333	8,333	-
Garfield Weston Foundation	25,000	-	25,000	-
Florence Cohen Charitable trust	5,000	-	5,000	-
The Edward Gostling Foundation	-	5,000	5,000	-
Day Centre services	25,570	-	25,570	-
	59,180	221,259	280,439	184,296

4. Other trading activities

	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
Other Trading Activities	62,919	-	62,919	13,880

Age UK Ealing
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**Notes to the financial statements
For the year ended 31 March 2022**

5. Investment Income

	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
Bank Interest	37	-	37	187

6. Cost of Charitable Activities

	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
All Age UK Activities				
Salaries	164,704	194,065	358,769	330,787
Pension costs	8,656	12,201	20,857	19,776
Other staff & volunteer costs	5,226	2,206	7,432	7,401
Premises	28,206	15,649	43,855	58,453
Insurance	9,886	126	10,012	9,170
Travelling & subsistence	263	190	453	274
Professional costs	32,064	7,108	39,172	27,159
Cost of trustees' meeting	176	-	176	80
Office	16,874	32,781	49,655	58,575
Depreciation	6,739	-	6,739	7,174
Other costs	1,259	1,690	2,949	4,246
Catering Materials	7,496	626	8,122	575
Total	281,549	266,642	548,191	523,670

7. Employees

	2022 Total £	2021 Total £
Employment Costs		
Wages and salaries	334,946	308,469
Social Security costs	23,825	22,318
Pension costs	20,858	19,776
Other Costs	7,419	7,401
	387,048	357,964

Age UK Ealing
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Notes to the financial statements
For the year ended 31 March 2022

7. Employees (Continued)

No employee received emoluments of more than £60,000 (2021: Nil).

No trustees have received any remuneration, benefits or expenses from the charity (2021: Nil)

Number of employees

The average weekly numbers of employees during the year, calculated on the basis of full time equivalents, was as follows:

	2022 Numbers	2021 Numbers
Core/GCC	5	5
Advice and Information	4	4
Day Services	3	3
Befriending Services	2	1
Marketing, Communication & Fundraising	1	-
	<u>15</u>	<u>13</u>

8. Pension Costs

The charitable company operates a defined contribution pension scheme in respect of the employees. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the charitable company and was as follows:

	2022 £	2021 £
Pension Charge	<u>20,858</u>	<u>19,776</u>

9. Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Section 478 of the Corporation Tax Act 2010. Accordingly, there is no taxation charge in these financial statements.

Age UK Ealing
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**Notes to the financial statements
For the year ended 31 March 2022**

10. Tangible Fixed Assets

Cost	Plant and Machinery £	Fixtures, Fittings and Equipment £	Total £
As at 1 April 2021	8,850	95,529	104,379
Additions	270	361	631
Disposals	-	-	-
At 31 March 2022	9,120	95,890	105,010
Accumulated Depreciation			
As at 1 April 2021	7,653	66,471	74,124
Charge for the year	205	6,534	6,739
Disposals	-	-	-
At 31 March 2022	7,858	73,005	80,863
Net Book Value 31 March 2022	1,262	22,886	24,148
Net Book Value 31 March 2021	1,197	29,059	30,256

11. Fixed Asset Investments

	2022 Total £	2021 Total £
Valuation		
At 1 April 2021	1,554	786
Revaluation	(321)	768
At 31 March 2022	1,233	1,554

Listed investments are shares in Barclays Plc transferred from Age Concern Acton on 31 January 2004.

Originally these were shares in Woolwich Building Society received when the company became public, therefore the historic cost is nil.

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**Notes to the financial statements
For the year ended 31 March 2022**

16 Analysis of net assets between funds

	Unrestricted Funds £	Total Funds £
Fund balances at 31 March 2022 as represented by:		
Tangible Fixed assets	24,148	24,148
Investments assets	1,233	1,233
Current assets	213,416	213,416
Current liabilities	(65,729)	(65,729)
	<u>173,068</u>	<u>173,068</u>

17 Unrestricted funds

	At 1 April 2021 £	Incoming resources £	Outgoing resources £	Transfer £	Gains and losses £	At 31 March 2022 £
Designated funds						
Fixed Assets	30,255	-	(6,107)	-	-	24,148
Greenford Community Centre	84,500	-	-	-	-	84,500
Greenford Community Centre - Dilapidations Work	6,350	-	-	3,150	-	9,500
	<u>121,105</u>	<u>-</u>	<u>(6,107)</u>	<u>3,150</u>	<u>-</u>	<u>118,148</u>
Unrestricted funds	198,012	172,190	(275,442)	(39,519)	(321)	54,920
	<u>319,117</u>	<u>172,190</u>	<u>(281,549)</u>	<u>(36,369)</u>	<u>(321)</u>	<u>173,068</u>

18 Restricted funds

	At 1 April 2021 £	Incoming resources £	Outgoing resources £	Transfer £	At 31 March 2022 £
City Bridge Trust	-	50,853	(51,090)	237	-
The Mercers company	-	8,333	(8,333)	-	-
The Edward Gostling Foundation	-	5,000	(5,000)	-	-
Age UK London	-	5,514	(5,514)	-	-
Emmanuel Hospital fund	-	2,500	(2,807)	307	-
Donation and other income	-	-	(26,403)	26,403	-
Ealing Council - Information & Advice	-	116,200	(125,622)	9,422	-
The National Lottery	-	40,873	(40,873)	-	-
Community Support Fund	-	1,000	(1,000)	-	-
	<u>-</u>	<u>230,273</u>	<u>(266,642)</u>	<u>36,369</u>	<u>-</u>